



Order Filed on July 8, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

STERN & EISENBERG, PC  
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Mt. Laurel, New Jersey 08054  
Telephone: (609) 397-9200  
Facsimile: (856) 667-1456  
Attorneys for: NewRez LLC d/b/a Shellpoint  
Mortgage Servicing

In Re:  
Ricardo Gomez aka Ricardo Gomez-Sanchez  
Lidia E. Gomez aka Lidia E Marte aka Lidia  
Esther Gomez aka Lidia Marte aka Lidia Esther  
Marte aka Lidia Gomez  
Debtor

Case Number: 20-22489-MBK

Judge: Michael B. Kaplan

Hearing Date(s): June 12, 2024 at 09:00 a.m.

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: July 8, 2024**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant:	NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o
Applicant's Counsel:	Steven Kelly
Debtor's Counsel:	Edward Hanratty
Property Involved ("Collateral"):	57 Forrest Avenue, Sayreville, NJ 08872

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **1** months, from **06/01/2024** to **06/01/2024**.
- ☒ The Debtor is overdue for **1** payments at **\$2,148.55** per month.
- ☐ The Debtor is assessed for \_\_\_ late charges at \$\_\_\_\_\_ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$\_\_\_\_\_ received after the motion was filed.

Total Arrearages Due **\$2,148.55**

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of **\$2,148.55**. Payment shall be made no later

than **06/30/2024**.

☒ Beginning on **07/01/2024**, regular monthly mortgage payments shall continue to be made in the amount of **\$2,148.55**, or as adjusted by any timely filed Notice of Mortgage Payment Change in accordance with Fed. R. Bankr. P. 3002.1(b).

☐ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.

☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ \_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: **NewRez LLC d/b/a Shellpoint Mortgage Servicing**  
**P.O. Box 650840**  
**Dallas, TX 75265-0840**

☒ Regular monthly payment: **NewRez LLC d/b/a Shellpoint Mortgage Servicing**  
**P.O. Box 650840**  
**Dallas, TX 75265-0840**

☐ Monthly cure payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$199.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

Rev.8/1/15

In re:  
Ricardo Gomez  
Lidia E. Gomez  
Debtors

Case No. 20-22489-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 08, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@hillwallack.com
Andrew M. Lubin	on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 08, 2024

Form ID: pdf903

Total Noticed: 1

Edward Hanratty

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth L. Wassall

on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com  
mccallaecf@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

Steven Eisenberg

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkecf@sterneisenberg.com  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18